MISSOURI HEALTH COVERAGE OPTIONS IF YOU LOST YOUR JOB

COVID-19 Updates: July 8, 2021

I just lost my job and will lose my health insurance. Where can I get coverage? Missouri residents have three main options: 1) The Marketplace, 2) COBRA, and 3) Medicaid.

This document has been updated to address recent changes to The Marketplace and COBRA.

Marketplace updates include an increase in the amount of assistance available to help pay for monthly premiums, and an additional increase in assistance for individuals who received or qualified for Unemployment Insurance in 2021. COBRA updates include the ability for qualified individuals to get a temporary tax credit to cover their premium, and a clarification on the extended period to enroll in COBRA coverage.

Future Changes: Starting August 1st, certain individuals will automatically be considered for an increase in Advance Premium Tax Credits to help pay for Marketplace monthly premiums.

COVID-19 SPECIAL ENROLLMENT PERIOD FOR 2021 MARKETPLACE COVERAGE AVAILABLE THROUGH AUGUST 15: The Marketplace is private health insurance available through a federal government website. The Marketplace offers help paying for monthly premiums and lower out-of-pocket expenses for eligible families and individuals.

The Marketplace Special Enrollment Period (SEP) for COVID-19 Public Health Emergency allows people to obtain health insurance for 2021 and runs through August 15, 2021! Coverage will start on the first day of the month after enrolling in a plan. For example, if you enroll in August your coverage will be active September 1st. To take advantage of this SEP just go to the Marketplace and apply for coverage.

NEW: The American Rescue Plan provides additional help to individuals paying for monthly premiums for 2021 and 2022! And if you got or were found eligible for Unemployment Insurance, you may be eligible for even more help to pay for your monthly premiums in 2021!

Most people currently receiving help paying for monthly premiums should be eligible for additional help. Some people who previously had too high of an income to be eligible for help paying monthly premiums may now be eligible as well.

• On average premiums should decrease by $50 per person per month or by $85 per policy per month.
• Over 50% of enrollees are expected to be able to get a Silver Marketplace plan with a monthly premium of less than $10 per month!

Individuals who got or qualified for Unemployment Insurance (UI) in 2021 may be eligible to get even more help paying for monthly premiums. Additionally, when enrolled in a Silver Marketplace plan they are likely to see a decrease in their out-of-pocket expenses such as deductibles, coinsurance, and copayments. Many people will not have to pay any premium to enroll in a Silver Marketplace plan.

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People whose income was too low to get help paying for premiums will now be eligible for help paying for both premiums and out-of-pocket expenses. The extra help based on UI is only available to individuals who got or were found eligible for UI in 2021.

- People eligible for other health coverage such as Medicare or Medicaid will not be eligible.
- To get the decrease in out-of-pocket expenses an enrollee must be enrolled in a Silver Marketplace plan.
- So long as a tax filer is eligible to get this additional help, then everybody in their tax household should also be eligible.

To get this increase in help paying for monthly premiums, including people who have received or have been found eligible for UI, the enrollee will have to resubmit their Marketplace application and re-enroll in a Marketplace plan (new applicants applying can also get the increase in help paying for monthly premiums).

For a current enrollee to resubmit their application they can either:

1) Call 1.800.318.2596 and ask for assistance in resubmitting their application; or
2) Log into their account at healthcare.gov, select their current 2021 application, click the option for “reporting a life change,” then click the option for “change to my household’s income,” then review, update and sign their application.
3) For individuals resubmitting their application because they got or were found eligible for Unemployment Insurance (UI) only:
   - If they are currently receiving UI, they should report it as, “Unemployment” under “income they get this month.”
   - If they are not currently receiving UI, then they should answer, “yes” to the question asking, “Did they get, or become approved to get, unemployment compensation for 2021?”

If an enrollee does not resubmit their application, they will still be able get the increased amount when they file their taxes and reconcile their Premium Tax Credit.

- To apply for coverage with the Marketplace, go to https://www.healthcare.gov or call 1.800.318.2596.
- To find local assistance with applying, go to https://findlocalhelp.covermissouri.org/ or call 1.800.466.3213.

Legal Services of Eastern Missouri can provide Marketplace enrollment assistance to some families who have children living in the household. This includes families and children whose non-citizen status bars them from receiving Medicaid for 5 years. To find out if you are eligible for Marketplace enrollment assistance from Connecting Kids to Coverage call 314.256.8753.
COBRA:
COBRA continues coverage under your employers' health plan for up to 18 months after you lose your job. If you are eligible for COBRA, the health plan administrator will send you an election notice after losing your job. That notice will include critical information such as the monthly premium and how to select COBRA coverage.

**NEW:** The American Rescue Plan covers 100% of COBRA plan premiums for qualified individuals starting on April 1, 2021 and ending on September 30, 2021! Qualified individuals include people who have been fired or who have seen a reduction in hours of employment. They cannot be eligible for other group health plans (for example a spouse’s employers’ health plan) or Medicare. Employers have until May 31st to send a notice to qualified individuals that they are eligible for this premium assistance. In order to receive premium assistance, qualified individuals must elect COBRA continuation coverage within 60 days of receiving the notice about premium assistance (there is no extended period to elect premium assistance).

**Extended Period to Elect COBRA Coverage:** If you lost your employers’ health plan after March 1, 2020, you will have an extended period of time to decide whether to continue your coverage through COBRA.

You will have the earlier of either one year from the date you were first eligible to decide; or 60 days after the Presidential Declaration of National Emergency Concerning the Novel Coronavirus Disease ends – whichever comes first.

For example, if you lost your coverage on May 1, 2020, you would have till April 30, 2021 to choose to continue your coverage through COBRA, even though the declaration is still active. Alternatively, if you lost your coverage on April 1, 2021, and the declaration ended December 31, 2021 you would have until February 28, 2022 to choose to continue your coverage.

For more information on COBRA, contact your plan administrator. You can also visit [https://www.cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/cobra_qna](https://www.cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/cobra_qna).

MEDICAID:
Missouri offers Medicaid (MO HealthNet) coverage for low-income children, families, pregnant women, seniors, and people with disabilities. The eligibility rules vary depending upon which group you qualify under.

**To apply for MO HealthNet Coverage, go to** [https://mydss.mo.gov](https://mydss.mo.gov) **or call 1.855.373.9994.**

Children and pregnant women are eligible for MO HealthNet with incomes below 305% of the federal poverty level; a yearly income of $80,832 for a family of four.

Legal Services of Eastern Missouri’s Connecting Kids to Coverage program can help families with their MO HealthNet application. To find out if you are eligible for help with your application call 314.256.8753.

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To receive MO HealthNet on the basis of disability, you must provide:
- Documentation of your disability by providing your employment history and medical information; and
- Documentation of financial assets and resources of less than $5,035 for one person or less than $10,070 for a couple.

Medicaid applicants who are age 65+, blind, or disabled may be required to pay a monthly premium or meet a monthly deductible called a “spenddown.” These rules apply if your income is more than 85% of the federal poverty level; a yearly income of $10,956 for an individual.

For more information about MO HealthNet for applicants age 65+, blind, or disabled go to https://mydss.mo.gov/healthcare/mo-healthnet-for-people-with-disabilities.

Are there any other options for health coverage?
Adults in St. Louis City or County with incomes below 100% of the federal poverty level may receive partial coverage through Gateway for Better Health. More information at https://stlgbh.com/programoverview.

Need Help?
Call Legal Services of Eastern Missouri today!
314.534.4200